From: dschneid1 <dschneid1@fuse.net>
Sent: Monday, January 25, 2010 8:40 PM
To: secretary <secretary@CFTC.gov>

Subject: Regulation of Retail Forex

RIN 3038-AC61

Please do not reduce leverage on forex accounts. All it does is make it hard for small traders to establish long term position trades. It is a net zero game. You always have the money in the account to cover losses, you NEVER experience margin calls like on stocks.

Doug Schneider